Case 20-11403-jkf Doc 17 Filed 04/19/20 Entered 04/20/20 00:37:06 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 20-11403-jkf In re: Eric W. Wang Chapter 13 Heather A. Wang

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 2 Date Rcvd: Apr 17, 2020 Form ID: 309I Total Noticed: 24

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

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Apr 19, 2020.
db/jdb
                                 Heather A. Wang,
                                                     6249 Patrick Henry Court,
               +Eric W. Wang,
                                                                                  Bensalem, PA 19020-1832
               +SCOTT F. WATERMAN (Chapter 13),
                                                   Chapter 13 Trustee,
                                                                           2901 St. Lawrence Ave.,
tr
                                                                                                     Suite 100,
                 Reading, PA 19606-2265
                                            Bureau Of Account,
                                                                 Camp Hill, PA 17011
14478615
                Bureau Of Account Mana,
14478619
                +Inspire Federal Credit,
                                            1807 W Diehl Rd,
                                                               Naperville, IL 60563-1890
14478620
                +Inspire Federal Credit,
                                            3 Friends Ln,
                                                            Newtown, PA 18940-3426
14478622
                +Medical Data Systems I,
                                            755 West Nasa Boulevard,
                                                                        Melbourne, FL 32901-1815
               +Mohela/dept or Eq.,
+Regions Bank/greensky, 1797 Ne Expre
14478623
                                      633 Spirit Drive,
                                                           Chesterfield, MO 63005-1243
                                          1797 Ne Expressway, Atlanta, GA 30329-7803
14478625
                                                         Oakbrook, IL 60521
14478627
                +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14492592
                                     National Recovery Operations,
14478628
                Verizon Wireless,
                                                                      Minneapolis, MN 55426
                                           Des Moines, IA 50306-3517
14478629
                +Wf/fmq,
                           Po Box 14517,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Centeraty E-mail/Text: support@ymalaw.com Apr 18 2020 03:12:35 PAUL H. YOUNG,
                 Young, Marr & Associates,
                                              3554 Hulmeville Road, Suite 102,
                                                                                     Bensalem, PA 19020
                E-mail/Text: megan.harper@phila.gov Apr 18 2020 03:12:56
                                                                               City of Philadelphia,
smg
                 City of Philadelphia Law Dept.,
                                                     Tax Unit/Bankruptcy Dept,
                                                                                  1515 Arch Street 15th Floor,
                 Philadelphia, PA 19102-1595
                E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2020 03:12:44
smq
                 Pennsylvania Department of Revenue,
                                                         Bankruptcy Division,
                                                                                 P.O. Box 280946,
                  Harrisburg, PA 17128-0946
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 18 2020 03:12:53
                                                                                             U.S. Attorney Office,
smg
                  c/o Virginia Powel, Esq.,
                                              Room 1250,
                                                           615 Chestnut Street,
                                                                                    Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 18 2020 03:12:50
ust
                                                                                       United States Trustee,
                  Office of the U.S. Trustee,
                                                 200 Chestnut Street,
                                                                         Suite 502,
                                                                                       Philadelphia, PA 19106-2908
14478616
                +EDI: WFNNB.COM Apr 18 2020 07:13:00
                                                          Comenity Bank/torrid,
                                                                                   Po Box 182789,
                 Columbus, OH 43218-2789
                +EDI: WFNNB.COM Apr 18 2020 07:13:00
14478617
                                                          Comenitybank/ny&co.
                                                                                 Po Box 182789,
                 Columbus, OH 43218-2789
                E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Apr 18 2020 03:12:36
14478618
                 Gateway One Lending &,
                                           3818 E Coronado, Anaheim, CA 92807
14481795
                E-mail/PDF: resurgentbknotifications@resurgent.com Apr 18 2020 03:20:33
                                                                                                LVNV Funding, LLC,
                 Resurgent Capital Services,
                                                PO Box 10587,
                                                                 Greenville, SC 29603-0587
14478621
                +E-mail/Text: bknotification@loandepot.com Apr 18 2020 03:13:02
                                                                                      Loandepo.co,
                                            Foothill Ranch, CA 92610-2808
                  26642 Towne Center Dr.,
14478624
                +E-mail/Text: colleen.atkinson@rmscollect.com Apr 18 2020 03:13:03
                                                                                          Receivable Management,
                Pob 17305, Richmond, VA 23226-7305
EDI: STFM.COM Apr 18 2020 07:13:00
14478626
                                                         State Farm Bank, F.s.b,
                                                                                   Attn Credit Reporting,
                 Bloomington, IL 61702
                                                                                                TOTAL: 12
           ***** BYPASSED RECIPIENTS *****
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NONE.

Debtors

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

Case 20-11403-jkf Doc 17 Filed 04/19/20 Entered 04/20/20 00:37:06 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: Keith Page 2 of 2 Date Rcvd: Apr 17, 2020

Form ID: 309I Total Noticed: 24

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Heather A. Wang support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Debtor Eric W. Wang support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor LoanDepot.com, LLC bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case 20-11403-jkf Doc 17 Filed 04/19/20 Entered 04/20/20 00:37:06 Desc Imaged Certificate of Notice Page 3 of 4

Information to identify the case:						
Debtor 1	Eric W. Wang	Social Security number or ITIN xxx-xx-3236				
Debtor 2	First Name Middle Name Last Name Heather A. Wang	EIN Social Security number or ITIN xxx-xx-3825				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court		Date case filed for chapter 13 3/4/20				
Case number: 20–11403–jkf						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Eric W. Wang	About Debtor 2: Heather A. Wang
2.	All other names used in the last 8 years	y .	
3.	Address	6249 Patrick Henry Court Bensalem, PA 19020	6249 Patrick Henry Court Bensalem, PA 19020
4.	Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639–5297 Email: support@ymalaw.com
5.	Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779–1313 Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 4/17/20

For more information, see page 2

Debtor Eric W. Wang and Heather A. Wang

Case number 20-11403-jkf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.	
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/14/20	
receive these documents and any required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from of under 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/13/20	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/31/20	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$700.00 The hearing on confirmation will be held on: 6/17/20 at 9:30 AM, Location: Courtroom #3, 900 Market Street, P	·	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	